

**Information to identify the case:**

Debtor 1	<u>Aretha Blake-Arroyo</u>	Social Security number or ITIN	xxx-xx-3997
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Marcelino Arroyo</u>	Social Security number or ITIN	xxx-xx-1866
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-25712-RG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Aretha Blake-Arroyo

Marcelino Arroyo  
aka Marcelino Blake-Arroyo

11/13/24

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Aretha Blake-Arroyo  
Marcelino Arroyo  
Debtors

Case No. 19-25712-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 13, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Aretha Blake-Arroyo, Marcelino Arroyo, 4 Pine Street, Hackensack, NJ 07601-3723
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
518407321	+ Aa Action Collection Co, 517 S. Livingston Ave, Livingston, NJ 07039-4349
518407325	+ James C. Bender, Esq, 29 Columbia Turnpike - Suite 302, Florham Park, NJ 07932-2240
518407326	+ KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518407329	+ Michael Sauer, Court Officer, PO Box 507, Hackensack, NJ 07602-0507
518407331	#+ Ryan Gentile, 110 Jericho Turnpike, Suite 100, Floral Park, NY 11001-2019
518407334	+ Teaneck Dental Associates, 1432 Queen Anne Rd, Teanec, NJ 07666-3518
518407335	+ Teaneck Federal Credit, 100 Elizabeth Ave, Teaneck, NJ 07666-4713

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2024 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 13 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518407322	+ EDI: BANKAMER	Nov 14 2024 01:33:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518494239	+ EDI: BANKAMER2	Nov 14 2024 01:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518407323	+ EDI: WFNNB.COM	Nov 14 2024 01:33:00	Comenitybank/jared, Po Box 182789, Columbus, OH 43218-2789
518407324	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 13 2024 20:54:00	Hyundai Capital America, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
518822428	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 13 2024 20:54:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
518503617	^ MEBN	Nov 13 2024 20:52:56	LAKEVIEW LOAN SERVICING LLC, PO BOX 840, Buffalo, NY 14240-0840
518407327	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 13 2024 20:52:00	Lakeview Loan Servicing, LLC, 4425 Ponce DeLeon Blvd, Mail Stop Ms5/251, Coral Gables, FL 33146-1839
518407328	+ Email/Text: camanagement@mtb.com	Nov 13 2024 20:53:00	M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900
518491875	EDI: PRA.COM		

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518407330	+ EDI: PRA.COM	Nov 14 2024 01:33:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518512737	EDI: Q3G.COM	Nov 14 2024 01:33:00	Portfolio Recov Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518407332	+ Email/Text: bankruptcy@savit.com	Nov 14 2024 01:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518463135	+ Email/Text: bncmail@w-legal.com	Nov 13 2024 20:54:00	Sa-vit Collection Agency, 46 W Ferris St, East Brunswick, NJ 08816-2159
518407333	+ EDI: WTRRN BANK.COM	Nov 13 2024 20:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518407336	EDI: WFFC2	Nov 14 2024 01:33:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
518503071	EDI: WFFC2	Nov 14 2024 01:33:00	Wells Fargo, PO Box 77053, Minneapolis, MN 55480-7753
		Nov 14 2024 01:33:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Ryan L. Gentile	on behalf of Joint Debtor Marcelino Arroyo rlg@lawgmf.com rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com

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Ryan L. Gentile

on behalf of Debtor Aretha Blake-Arroyo rlg@lawgmf.com  
rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7